

Fill in this information to identify your case:

Debtor 1	Lisa Diane Garbers		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA			
Case number (if known)	6:18-bk-01876		

Check if this is an
amended filing

Official Form 106C**Schedule C: The Property You Claim as Exempt**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
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sofa 200, recliner 50, coffe table 10,
lamp 25 , entertainment center 50,
table (2) 100 , chairs (8) 200,
credenza 50, cabinet 50, refrigerator
150, microwave 50, beds (3) 120,
dressers (2) 100, vanity (2) 100,
amore 50, desk 30, cabinet 50,
washer & dryer

Line from *Schedule A/B*: 6.1

Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.
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\$990.00
 100% of fair market value, up to
any applicable statutory limit

Fla. Const. art. X, § 4(a)(2)

sofa 200, recliner 50, coffe table 10,
lamp 25 , entertainment center 50,
table (2) 100 , chairs (8) 200,
credenza 50, cabinet 50, refrigerator
150, microwave 50, beds (3) 120,
dressers (2) 100, vanity (2) 100,
amore 50, desk 30, cabinet 50,
washer & dryer

Line from *Schedule A/B*: 6.1

\$1,815.00	<input checked="" type="checkbox"/> \$825.00
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100% of fair market value, up to
any applicable statutory limit

Fla. Stat. Ann. § 222.25(4)

3 TV, one 50", one 42", over 3 years
old

Line from *Schedule A/B*: 7.1

\$100.00	<input checked="" type="checkbox"/> \$100.00
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100% of fair market value, up to
any applicable statutory limit

Fla. Stat. Ann. § 222.25(4)

Debtor 1 Lisa Diane Garbers

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Case number (if known)	6:18-bk-01876	Specific laws that allow exemption
Golf Clubs - 20 years old, not a name brand Line from Schedule A/B: 9.1		\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			Fla. Stat. Ann. § 222.25(4)
Clothing Line from Schedule A/B: 11.1		\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			Fla. Stat. Ann. § 222.25(4)
Various costume jewelry \$50, one tanzanite ring 15 yrs old - \$50, one diamond ring - \$50, tanzanite and diamond bracelet - \$200 Line from Schedule A/B: 12.1		\$350.00	<input checked="" type="checkbox"/> \$350.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			Fla. Stat. Ann. § 222.25(4)
Dogs (2) - Boxer and Pug, fixed, no commercial value Line from Schedule A/B: 13.1		\$10.00	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			Fla. Const. art. X, § 4(a)(2)
Checking: Chase acct # 9137 Line from Schedule A/B: 17.1		\$542.68	<input checked="" type="checkbox"/> 75% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			Fla. Stat. Ann. § 222.11(2)(c)
Checking: Chase acct # 9137 Line from Schedule A/B: 17.1		\$542.68	<input checked="" type="checkbox"/> \$135.67 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			Fla. Stat. Ann. § 222.25(4)
Savings: Chase acct #9755 Line from Schedule A/B: 17.2		\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			Fla. Stat. Ann. § 222.25(4)
Savings: Chase acct #3527 - Joint with Adult Daughter Line from Schedule A/B: 17.3		\$25.00	<input checked="" type="checkbox"/> 75% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			Fla. Stat. Ann. § 222.11(2)(c)
Savings: Chase acct #3527 - Joint with Adult Daughter Line from Schedule A/B: 17.3		\$25.00	<input checked="" type="checkbox"/> \$6.25 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			Fla. Stat. Ann. § 222.25(4)

3. Are you claiming a homestead exemption of more than \$160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

Fill in this information to identify your case:

Debtor 1	Lisa Diane Garbers
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF FLORIDA
Case number (If known)	6:18-bk-01876

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	Financial Officer	
Employer's name	Inspire of Central Florida	
Employer's address	1095 Belle Ave. Winter Springs, FL 32708	

How long employed there? **14 months****Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 3,425.83	\$ N/A
3. Estimate and list monthly overtime pay.	3. +\$ 0.00	+\$ N/A
4. Calculate gross income. Add line 2 + line 3.	4. \$ 3,425.83	\$ N/A

Debtor 1 Lisa Diane Garbers

Case number (if known)

6:18-bk-01876

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <u>3,425.83</u>	\$ <u>N/A</u>
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>477.48</u>	\$ <u>N/A</u>
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ <u>N/A</u>
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ <u>N/A</u>
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ <u>N/A</u>
5e. Insurance	5e. \$ <u>0.00</u>	\$ <u>N/A</u>
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>N/A</u>
5g. Union dues	5g. \$ <u>0.00</u>	\$ <u>N/A</u>
5h. Other deductions. Specify: _____	5h. + \$ <u>0.00</u>	+ \$ <u>N/A</u>
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <u>477.48</u>	\$ <u>N/A</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>2,948.35</u>	\$ <u>N/A</u>
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>600.00</u>	\$ <u>N/A</u>
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ <u>N/A</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>0.00</u>	\$ <u>N/A</u>
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ <u>N/A</u>
8e. Social Security	8e. \$ <u>0.00</u>	\$ <u>N/A</u>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <u>0.00</u>	\$ <u>N/A</u>
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ <u>N/A</u>
8h. Other monthly income. Specify: _____	8h. + \$ <u>0.00</u>	+ \$ <u>N/A</u>
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <u>600.00</u>	\$ <u>N/A</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>3,548.35</u>	+ \$ <u>N/A</u> = \$ <u>3,548.35</u>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$ <u>0.00</u>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ <u>3,548.35</u>	
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain: _____	<p>1) Expecting to have less overtime in the coming months</p> <p>2) Have roommate paying \$600/mo for the last several years</p> <p>3) Debtor sells essential oils as a side business, in a multi level marketing program. She has to buy her own oils at \$25/mo to stay in business. She stopped selling the oils herself, but others "below" her still sell them, providing debtor with residual income. Right now it's a wash, with no real net income.</p>	

Fill in this information to identify your case:

Debtor 1	<u>Lisa Diane Garbers</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<u>MIDDLE DISTRICT OF FLORIDA</u>
Case number (If known)	<u>6:18-bk-01876</u>

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

 No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.2. Do you have dependents? NoDo not list Debtor 1 and
Debtor 2. Yes.Fill out this information for
each dependent.....Dependent's relationship to
Debtor 1 or Debtor 2Dependent's
ageDoes dependent
live with you?Do not state the
dependents names.

Daughter

21

No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

3. Do your expenses include
expenses of people other than
yourself and your dependents? No
 Yes**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,057.00

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues
 5. Additional mortgage payments for your residence, such as home equity loans

Your expenses
0.00

4a. \$	<u>0.00</u>
4b. \$	<u>0.00</u>
4c. \$	<u>0.00</u>
4d. \$	<u>10.00</u>
5. \$	<u>0.00</u>

Debtor 1 Lisa Diane Garbers

Case number (if known)

6:18-bk-018766. **Utilities:**

6a. Electricity, heat, natural gas	6a. \$ <u>300.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>100.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>0.00</u>
6d. Other. Specify: <u>Sprint Cell Phone</u>	6d. \$ <u>121.00</u>
<u>Spectrum Cable</u>	\$ <u>190.00</u>
<u>TECO Gas</u>	\$ <u>65.00</u>

7. **Food and housekeeping supplies**7. \$ 600.008. **Childcare and children's education costs**8. \$ 0.009. **Clothing, laundry, and dry cleaning**9. \$ 50.0010. **Personal care products and services**10. \$ 50.0011. **Medical and dental expenses**11. \$ 50.0012. **Transportation. Include gas, maintenance, bus or train fare.**

Do not include car payments.

12. \$ 150.0013. **Entertainment, clubs, recreation, newspapers, magazines, and books**13. \$ 50.0014. **Charitable contributions and religious donations**14. \$ 0.0015. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>150.00</u>
15d. Other insurance. Specify:	15d. \$ <u>0.00</u>

16. **Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.**

Specify:

16. \$ 0.0017. **Installment or lease payments:**

17a. Car payments for Vehicle 1	17a. \$ <u>489.73</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify:	17c. \$ <u>0.00</u>
17d. Other. Specify:	17d. \$ <u>0.00</u>

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**18. \$ 0.0019. **Other payments you make to support others who do not live with you.**\$ 0.00

Specify:

19. \$ 0.0020. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>

21. **Other: Specify: Pet Food**21. +\$ 55.0022. **Calculate your monthly expenses**

22a. Add lines 4 through 21.	\$ <u>3,487.73</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u>0.00</u>
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>3,487.73</u>

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>3,548.35</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>3,487.73</u>

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$ <u>60.62</u>

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

 No. Yes.

Explain here: Debtor's 21 year old daughter is in college, lives at home still when not in school. Claimed as dependent on tax return.

Fill in this Information to Identify your case:

Debtor 1	Lisa Diane Garbers		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>MIDDLE DISTRICT OF FLORIDA</u>			
Case number (If known)	<u>6:18-bk-01876</u>		

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ <u>245,997.00</u>
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ <u>25,535.68</u>
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ <u>271,532.68</u>

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of Schedule D...	\$ <u>234,988.22</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$ <u>0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	\$ <u>178,374.00</u>
	Your total liabilities <u>\$ 413,362.22</u>

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I.....	\$ <u>3,548.35</u>
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J.....	\$ <u>3,487.73</u>

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 Lisa Diane GarbersCase number (if known) 6:18-bk-01876

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 4,114.52

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following: Domestic support obligations; Taxes and certain other debts you owe the government; Claims for death or personal injury while you were intoxicated; Student loans; Obligations arising out of a separation agreement or divorce that you did not report as priority claims; Debts to pension or profit-sharing plans, and other similar debts.

	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>163,617.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>

9g. **Total.** Add lines 9a through 9f.

\$ 163,617.00

Fill in this information to identify your case:

Debtor 1	Lisa Diane Garbers		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA			
Case number (if known)	6:18-bk-01876		

Check if this is an
amended filing

Official Form 106Dec**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

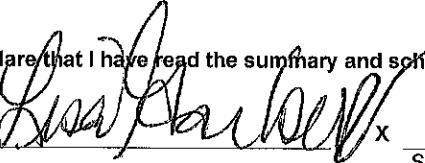
Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Lisa Diane Garbers

Lisa Diane Garbers
Signature of Debtor 1

 Signature of Debtor 2

Date July 24, 2018

Date _____

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

In Re:

Lisa Diane Garbers

Chapter: 13

Case No. 6:18-bk-01876-KSJ

Debtor(s).

CERTIFICATE OF SERVICE FOR AMENDED SCHEDULES C, I & J

COMES NOW, the undersigned counsel hereby Amends Schedule C to eliminate the homestead exemption on surrendered property, and Amends Schedules I & J to update Debtor's current monthly income and expenses, and copies have been furnished by regular U.S. Mail or electronically via ECF to Laurie K Weatherford, PO Box 3450, Winter Park, FL 32790; United States Trustee, George C Young Federal Building, 400 West Washington Street, Suite 1100, Orlando, FL 32801, Debtor Lisa Diane Garbers, 104 Rose Briar Drive, Longwood, FL 32750; and to all parties on the attached creditor matrix, this 25th of July, 2018.

By: /s/ Wayne B. Spivak
Wayne B. Spivak, Esq.
Florida Bar No. 38191
Justin Clark & Associates, PLLC
Attorney for Debtor
500 Winderley Place, Unit 100
Maitland, FL 32751
Tel: 321-282-1055
Fax: 321-282-1051
Email: wspivak@youhavepower.com

Label Matrix for local noticing

113A-6

Case 6:18-bk-01876-KSJ

Middle District of Florida

Orlando

Wed Jul 25 11:16:31 EDT 2018

Wilmington Savings Fund Society, FSB, D/B/A/

Ghidotti Berger, LLP

c/o Chase A. Berger, Esq.

3050 Biscayne Blvd. - Suite 402

Miami, FL 33137-4143

Lisa Diane Garbers

104 Rose Briar Drive

Longwood, FL 32750-2733

TD Auto Finance

c/o Bert Echols

1715 Aaron Brenner Drive, Suite 800

Memphis, TN 38120-1445

Bayview Financial Loan

Attn: Customer Service Dept

4425 Ponce De Leon Blvd, 5th Floor

Miami, FL 33146-1873

CAPITAL ONE, N.A.

C/O BECKET AND LEE LLP

PO BOX 3001

MALVERN PA 19355-0701

Capital One

Attn: Bankruptcy

Po Box 30285

Salt Lake City, UT 84130-0285

Capital One Auto Finance

Attn: Bankruptcy

Po Box 30285

Salt Lake City, UT 84130-0285

Chase Card Services

Correspondence Dept

Po Box 15298

Wilmington, DE 19850-5298

Citibank North America

Citibank Corp/Centralized Bankruptcy

Po Box 790034

St Louis, MO 63179-0034

Citibank/Shell Oil

Centralized Bankruptcy

Po Box 790034

St Louis, MO 63179-0034

Citibank/The Home Depot

Centralized Bankruptcy

Po Box 790034

St Louis, MO 63179-0034

Citicards

Citicorp Credit Services/Attn: Centraliz

Po Box 790040

Saint Louis, MO 63179-0040

Citimortgage

Citimortgage Corp

1000 Technology Dr

O'Fallon, MO 63368-2240

Comenity Bank/Overstock

Attn: Bankruptcy Dept

Po Box 182125

Columbus, OH 43218-2125

Comenity Bank/beallsol

Attn: Bankruptcy Dept

Po Box 182125

Columbus, OH 43218-2125

Comenitybank/New York

Attn: Bankruptcy Dept

Po Box 182125

Columbus, OH 43218-2125

Csc/bbst Corp

PoB 3285

Coppell, TX 75019-9285

Dept of Ed / Navient

Attn: Claims Dept

Po Box 9635

Wilkes Barr, PA 18773-9635

First Premier Bank

Po Box 5524

Sioux Falls, SD 57117-5524

Florida Department of Revenue

Bankruptcy Unit

Post Office Box 6668

Tallahassee FL 32314-6668

I C System Inc

444 Highway 96 East

P.O. Box 64378

St. Paul, MN 55164-0378

Internal Revenue Service

Post Office Box 7346

Philadelphia PA 19101-7346

Kohls/Capital One

Kohls Credit

Po Box 3120

Milwaukee, WI 53201-3120

LVNV Funding, LLC its successors and assigns

assignee of Citibank, N.A.

Resurgent Capital Services

PO Box 10587

Greenville, SC 29603-0587

Pier 1/Comenity Bank

P.O. Box 15298

Wilmington, DE 19850-5298

(p) PORTFOLIO RECOVERY ASSOCIATES LLC

PO BOX 41067

NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for

MOMA Funding LLC

PO Box 788

Kirkland, WA 98083-0788

Seminole County Tax Collector
Post Office Box 630
Sanford FL 32772-0630

Specialized Loan Servicing/SLS
Attn: Bankruptcy Dept
8742 Lucent Blvd #300
Highlands Ranch, CO 80129-2386

Synchrony Bank
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896-5060

Synchrony Bank/Amazon
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896-5060

Synchrony Bank/Gap
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896-5060

Synchrony Bank/Lowes
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896-5060

Synchrony Bank/Walmart
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896-5060

TD Auto Finance
Po Box 9223
Farmington Hills, MI 48333-9223

(p) TD BANKNORTH NA
70 GRAY ROAD
FALMOUTH ME 04105-2299

(p) TIDENATER FINANCE COMPANY
P O BOX 13306
CHESAPEAKE VA 23325-0306

UNITED STATES DEPARTMENT OF EDUCATION
US DEPT OF EDUCATION
CLAIMS FILING UNIT
PO BOX 8973
MADISON, WI 53708-8973

US Dept of Education
Attn: Bankruptcy
Po Box 16448
Saint Paul, MN 55116-0448

US Dept of Education
Po Box 5609
Greenville, TX 75403-5609

United Collection Serv
106 Commerce St Ste 101
Lake Mary, FL 32746-6217

Us Dept Of Ed/Great Lakes Higher Educati
Attn: Bankruptcy
2401 International Lane
Madison, WI 53704-3121

Visa Dept Store National Bank/Macy's
Attn: Bankruptcy
Po Box 8053
Mason, OH 45040-8053

Wilmington Sav Fund Soc, FSB
DBA Christina Trust
C/O Berger Firm, PA
3050 Biscayne Bay, Ste 402
Miami, FL 33137

Wilmington Savings Fund Society, FSB
c/o AMIP Management
P.O. Box 2741
Seal Beach, CA 90740-1741

Laurie K Weatherford +
Post Office Box 3450
Winter Park, FL 32790-3450

United States Trustee - ORL7/13 7+
Office of the United States Trustee
George C Young Federal Building
400 West Washington Street, Suite 1100
Orlando, FL 32801-2210

Bert Echols III+
Evans Petree, PC
1715 Aaron Brenner Drive, Suite 800
Memphis, TN 38120-1445

Wayne B Spivak +
Attorneys Justin Clark & Associates PLLC
500 Winderley Place, Unit 100
Maitland, FL 32751-7406

Viktoria Collins +
Collins Law and Mediation
200 South Knowles Avenue
Winter Park, FL 32789-4304

Chase A Berger +
Ghidotti Berger, LLP
3050 Biscayne Boulevard, Suite 402
Miami, FL 33137-4143

Note: Entries with a '+' at the end of the name have an email address on file in CMECF

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Bank Of America
Attn: Bankruptcy
Po Box 982238
El Paso, TX 79998

Portfolio Recovery Associates, LLC
POB 41067
Norfolk VA 23541

Td Bank N.a.
32 Chestnut St
Lewiston, ME 04240

Tidewater Finance Co
6520 Indian River Rd
Virginia Beach, VA 23464

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) Karen S. Jennemann
Orlando

(d) TD Auto Finance LLC
c/o Bert Echois
1715 Aaron Brenner Drive, Suite 800
Memphis, TN 38120-1445

(d) Wilmington Savings Fund Society, FSB
c/o AMIP Management
P.O. Box 2741
Seal Beach, CA 90740-1741

End of Label Matrix

Mailable recipients	54
Bypassed recipients	3
Total	57